



## “Card Services” Robocalls Return with a New Hook

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MADISON – It has been nearly two years since “Rachel from Cardholder Services” was Public Enemy No. 1. The automated robocalls using “Rachel’s” voice were an illegal nuisance, falsely promising consumers nationwide that they could lower the interest rates on their credit cards for a fee. Similar operations are still calling, and now they are using a local angle to entice Wisconsin consumers to pick up the phone.

“Consumers are reporting an increase in robocalls from ‘Card Services,’ ‘Cardholder Services,’ and similar callers that offer lower credit card interest rates,” said Sandy Chalmers, Trade and Consumer Protection Administrator. “In this latest round of calls, the consumers’ caller ID displays are showing the incoming call as almost identical to their own number.”

For example, a call to a resident at 555-555-5555 may show on the caller ID display as coming from 555-555-5570. The similarity in numbers is causing consumers to pick up the calls for three reasons:

- The calls appear to be local
- The similarity in numbers piques consumers’ interests
- Because the displayed number is similar in structure to a consumer’s own number, it may belong to another member of the community. That community member’s name may appear with the number on the caller ID display rather than a business or general name like “Card Services.”

“Criminals can use technology to make a caller ID system show whatever number or message they choose, so don’t trust the name or number on the display,” said Chalmers.

If you receive a robocall about lowering your credit card rates, hang up immediately. Taking any action by pressing a key on your phone will likely lead to increased robocalls, regardless of what the automated message tells you. Also, remember that these calls are part of a scam. The “service” being advertised in the call cannot save you money. In most cases, the real goal of the call is to collect your number to sell to other scammers or to charge your credit card with phony fees.

For additional information or to file a complaint, visit the Consumer Protection Bureau at [datep.wisconsin.gov](http://datep.wisconsin.gov), send an e-mail to [datep hotline@wisconsin.gov](mailto:datep hotline@wisconsin.gov) or call the Consumer Information Hotline toll-free at 1-800-422-7128.

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